

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION

In re: TARA B STURGEON

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Case No. 17-bk-17891

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/21/2017.
- 2) The plan was confirmed on 07/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/28/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,715.00.
- 10) Amount of unsecured claims discharged without full payment: \$192,847.16.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

|   |              |                     |
|---|--------------|---------------------|
| Total paid by or on behalf of the debtor(s) | \$ 43,515.00 |                     |
| Less amount refunded to debtor(s)           | \$ 0.00      |                     |
| <b>NET RECEIPTS</b>                         |              | <b>\$ 43,515.00</b> |

**Expenses of Administration:**

|  |             |                    |
|--|-------------|--------------------|
| Attorney's Fees Paid Through the Plan          | \$ 4,000.00 |                    |
| Court Costs                                    | \$ 0.00     |                    |
| Trustee Expenses & Compensation                | \$ 3,421.61 |                    |
| Other  | \$ 0.00     |                    |
| <b>TOTAL EXPENSES OF ADMINISTRATION</b>        |             | <b>\$ 7,421.61</b> |
| Attorney fees paid and disclosed by debtor(s): | \$ 500.00   |                    |

**Scheduled Creditors:**

| Creditor<br>Name              | Class | Claim<br>Scheduled | Claim<br>Asserted | Claim<br>Allowed | Principal<br>Paid | Interest<br>Paid |
|-------------------------------|-------|--------------------|-------------------|------------------|-------------------|------------------|
| DAVID OFFEN ESQUIRE           | Lgl   | 0.00               | NA                | NA               | 4,000.00          | 0.00             |
| DEER RUN AT LIMERICK          | Sec   | 0.00               | 4,417.49          | 4,417.49         | 0.00              | 0.00             |
| CREDIT ACCEPTANCE CORP        | Uns   | 0.00               | 13,483.02         | 13,483.02        | 1,365.13          | 0.00             |
| PENNSYLVANIA DEPT. OF REVENUE | Pri   | 0.00               | 3,081.43          | 3,021.17         | 57.61             | 0.00             |
| PENNSYLVANIA DEPT. OF REVENUE | Sec   | 0.00               | 0.00              | 3,021.17         | 3,021.17          | 0.00             |
| PENNSYLVANIA DEPT. OF REVENUE | Uns   | 0.00               | 0.00              | 2.65             | 0.27              | 0.00             |
| DISCOVER FINANCIAL SVCS       | Uns   | 0.00               | 2,725.54          | 2,725.54         | 275.96            | 0.00             |
| CONSUMER PORTFOLIO SERVICES   | Sec   | 0.00               | 12,643.79         | 12,643.79        | 0.00              | 0.00             |
| LIMERICK TOWNSHIP             | Sec   | 0.00               | 91.89             | 91.89            | 91.89             | 0.00             |
| AMERICAN COLLECTIONS          | Uns   | 0.00               | 1,671.32          | 1,671.32         | 169.21            | 0.00             |
| ALLY                          | Uns   | 0.00               | 5,070.76          | 5,070.76         | 513.40            | 0.00             |
| MIDLAND CREDIT MANAGEMENT     | Uns   | 0.00               | 1,451.57          | 1,451.57         | 146.97            | 0.00             |
| MIDLAND CREDIT MANAGEMENT     | Uns   | 0.00               | 5,794.62          | 5,794.62         | 586.69            | 0.00             |
| MIDLAND CREDIT MANAGEMENT     | Uns   | 0.00               | 5,569.17          | 5,569.17         | 563.87            | 0.00             |
| MIDLAND CREDIT MANAGEMENT     | Uns   | 0.00               | 654.71            | 654.71           | 66.29             | 0.00             |
| MIDLAND CREDIT MANAGEMENT     | Uns   | 0.00               | 576.06            | 576.06           | 58.32             | 0.00             |
| MIDLAND CREDIT MANAGEMENT     | Uns   | 0.00               | 539.87            | 539.87           | 54.66             | 0.00             |
| CAVALRY SPV I, LLC            | Uns   | 0.00               | 2,731.42          | 2,731.42         | 276.55            | 0.00             |

**Scheduled Creditors:**

| Creditor                      |              | Claim            | Claim           | Claim          | Principal   | Interest    |
|-------------------------------|--------------|------------------|-----------------|----------------|-------------|-------------|
| <u>Name</u>                   | <u>Class</u> | <u>Scheduled</u> | <u>Asserted</u> | <u>Allowed</u> | <u>Paid</u> | <u>Paid</u> |
| PENNYMAC LOAN SERVICES LLC    | Sec          | 0.00             | 227,126.75      | 227,126.75     | 23,712.73   | 0.00        |
| JEFFERSON CAPITAL SYSTEMS LLC | Uns          | 0.00             | 887.20          | 887.20         | 89.83       | 0.00        |
| PORTFOLIO RECOVERY ASSO       | Uns          | 0.00             | 5,752.35        | 5,752.35       | 582.41      | 0.00        |
| PORTFOLIO RECOVERY ASSO       | Uns          | 0.00             | 744.94          | 744.94         | 75.42       | 0.00        |
| US DEPARTMENT OF EDUCATION    | Uns          | 0.00             | 77,940.56       | 77,940.56      | 0.00        | 0.00        |
| PORTFOLIO RECOVERY ASSO       | Uns          | 0.00             | 360.88          | 360.88         | 36.54       | 0.00        |
| WELLS FARGO                   | Uns          | 0.00             | 2,601.08        | 2,601.08       | 263.35      | 0.00        |
| CAPITAL ONE                   | Uns          | 0.00             | 1,327.34        | 1,327.34       | 134.39      | 0.00        |
| AMERICAN EXPRESS              | Uns          | 0.00             | 2,823.05        | 2,823.05       | 285.83      | 0.00        |
| CACH, LLC AS ASSIGNEE OF      | Uns          | 0.00             | 10,012.43       | 10,012.43      | 1,013.74    | 0.00        |
| ABSOLUTE RESOLUTIONS          | Uns          | 0.00             | 1,022.89        | 1,022.89       | 103.57      | 0.00        |
| PNC BANK                      | Uns          | 0.00             | 20,004.60       | 20,004.60      | 2,025.42    | 0.00        |
| BANK OF AMERICA               | Uns          | 0.00             | 3,402.98        | 3,402.98       | 344.55      | 0.00        |
| SYNCHRONY BANK                | Uns          | 0.00             | 1,425.65        | 1,425.65       | 144.35      | 0.00        |
| TD BANK USA N.A.              | Uns          | 0.00             | 328.65          | 328.65         | 33.27       | 0.00        |
| JPMORGAN CHASE BANK, NA       | Sec          | 0.00             | 4,315.06        | 4,315.06       | 0.00        | 0.00        |
| PHEAA                         | Uns          | 0.00             | 52,973.27       | 52,973.27      | 0.00        | 0.00        |
| ALLTRAN FINANCIAL, LP         | Uns          | 1,022.00         | NA              | NA             | 0.00        | 0.00        |
| AMERICAN COLLECTIONS          | Uns          | 1,671.32         | NA              | NA             | 0.00        | 0.00        |
| AMEX                          | Uns          | 2,823.00         | NA              | NA             | 0.00        | 0.00        |
| CASCADE RECEIVABLES           | Uns          | 1,103.17         | NA              | NA             | 0.00        | 0.00        |
| CATCH LLC                     | Uns          | 0.00             | NA              | NA             | 0.00        | 0.00        |
| CHASE CARD                    | Uns          | 2,560.00         | NA              | NA             | 0.00        | 0.00        |
| CITIBANK/THE HOME DEPOT       | Uns          | 844.00           | NA              | NA             | 0.00        | 0.00        |
| CITICARDS CBNA                | Uns          | 0.00             | NA              | NA             | 0.00        | 0.00        |
| GLASS MOUNTAIN CAPITAL LLC    | Uns          | 1,913.29         | NA              | NA             | 0.00        | 0.00        |
| GLOBAL CREDIT & COLLECTION    | Uns          | 319.11           | NA              | NA             | 0.00        | 0.00        |
| MIDWEST RECOVERY SYSTE        | Uns          | 1,023.00         | NA              | NA             | 0.00        | 0.00        |
| MOYER INDOOR/OUTDOOR CREDIT   | Uns          | 660.70           | NA              | NA             | 0.00        | 0.00        |
| PECO ENERGY                   | Uns          | 1,300.00         | NA              | NA             | 0.00        | 0.00        |
| QUALIA COLLECTION SERVICES    | Uns          | 1,327.34         | NA              | NA             | 0.00        | 0.00        |
| SIMONS AGENCY INC             | Uns          | 2,399.00         | NA              | NA             | 0.00        | 0.00        |
| SOUTHWEST CREDIT              | Uns          | 559.58           | NA              | NA             | 0.00        | 0.00        |
| SQUARE ONE FINANCIAL/CACH     | Uns          | 8,500.00         | NA              | NA             | 0.00        | 0.00        |
| TARGET                        | Uns          | 597.00           | NA              | NA             | 0.00        | 0.00        |

**Scheduled Creditors:**

| Creditor                  |              | Claim            | Claim           | Claim          | Principal   | Interest    |
|---------------------------|--------------|------------------|-----------------|----------------|-------------|-------------|
| <u>Name</u>               | <u>Class</u> | <u>Scheduled</u> | <u>Asserted</u> | <u>Allowed</u> | <u>Paid</u> | <u>Paid</u> |
| TOM JEFS UNI              | Uns          | 3,408.00         | NA              | NA             | 0.00        | 0.00        |
| TRANSWORLD SYSTEMS INC.   | Uns          | 914.89           | NA              | NA             | 0.00        | 0.00        |
| US DEPT OF ED/GREAT LAKES | Uns          | 55,234.00        | NA              | NA             | 0.00        | 0.00        |
| US DEPT OF ED/GREAT LAKES | Uns          | 22,070.00        | NA              | NA             | 0.00        | 0.00        |
| VISA DEPT STORE NATIONAL  | Uns          | 843.00           | NA              | NA             | 0.00        | 0.00        |

**Summary of Disbursements to Creditors:**

|                                     | Claim<br>Allowed     | Principal<br>Paid   | Interest<br>Paid |
|-------------------------------------|----------------------|---------------------|------------------|
| <b>Secured Payments:</b>            |                      |                     |                  |
| Mortgage Ongoing                    | \$ 4,417.49          | \$ 0.00             | \$ 0.00          |
| Mortgage Arrearage                  | \$ 227,126.75        | \$ 23,712.73        | \$ 0.00          |
| Debt Secured by Vehicle             | \$ 16,958.85         | \$ 0.00             | \$ 0.00          |
| All Other Secured                   | \$ 3,113.06          | \$ 3,113.06         | \$ 0.00          |
| <b>TOTAL SECURED:</b>               | <b>\$ 251,616.15</b> | <b>\$ 26,825.79</b> | <b>\$ 0.00</b>   |
| <b>Priority Unsecured Payments:</b> |                      |                     |                  |
| Domestic Support Arrearage          | \$ 0.00              | \$ 0.00             | \$ 0.00          |
| Domestic Support Ongoing            | \$ 0.00              | \$ 0.00             | \$ 0.00          |
| All Other Priority                  | \$ 3,021.17          | \$ 57.61            | \$ 0.00          |
| <b>TOTAL PRIORITY:</b>              | <b>\$ 3,021.17</b>   | <b>\$ 57.61</b>     | <b>\$ 0.00</b>   |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$ 221,878.58</b> | <b>\$ 9,209.99</b>  | <b>\$ 0.00</b>   |

**Disbursements:**

|                             |              |                     |
|-----------------------------|--------------|---------------------|
| Expenses of Administration  | \$ 7,421.61  |                     |
| Disbursements to Creditors  | \$ 36,093.39 |                     |
| <b>TOTAL DISBURSEMENTS:</b> |              | <b>\$ 43,515.00</b> |

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/18/2023

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.